WHAT IS CLAIMED IS:

1.   A point management program for causing a portable terminal to execute a point management method, the portable terminal comprising a data input unit for inputting data, a data output unit for outputting data, a data storage unit for recording customer ID data and point data, and a program execution unit, wherein the point management method comprises the steps of:

outputting the recorded customer ID data through the data output unit;

receiving customer ID data and point data through the data input unit;

comparing the received customer ID data with the recorded customer ID;

updating the recorded point data using the received point data when a customer ID in the received customer ID data is authenticated; and

storing the updated point data including the customer ID in the data storage unit.

2.   The point management program according to claim 1, wherein the data storage unit stores user history data and a current result of customer information analysis;

the point management method further comprises the steps of:

outputting the stored result of the customer information analysis as well through the data output unit;

conducting customer information analysis using the received point data when the customer ID is authenticated; and

storing the result of the customer information analysis in the data storage unit.

3.   The point management program according to claim 1, wherein the customer ID data and the point data input through the data output unit are encrypted; and

the point management method further comprises the step of:

deciphering the encrypted customer ID data and the encrypted point data and then performing the authentication.

4.   The point management program according to claim 2, wherein the customer ID data and the point data input through the data input unit are encrypted; and

the point management method further comprises the step of:

deciphering the encrypted customer ID data and the encrypted point data and then performing the authentication.

5.   The point management program according to claim 3, wherein the customer ID data and the point data input through the data input unit are encrypted and coded into numbers.

6.   The point management program according to

claim 4, wherein the customer ID data and the point data input through the data input unit are encrypted and coded into numbers.

7.   The point management program according to claim 1, wherein the point management method further comprises the step of:

        displaying the point data and a result of customer information analysis stored in the data storage unit as characters on a display unit according to a request from a user.

8.   The point management program according to claim 2, wherein the point management method further comprises the step of:

        displaying the point data and the result of the customer information analysis stored in the data storage unit as characters on a display unit according to a request from a user.

9.   The point management program according to claim 3, wherein the point management method further comprises the step of:

        displaying the point data and the result of the customer information analysis stored in the data storage unit as characters on a display unit according to a request from a user.

10.   The point management program according to claim 7, wherein the data output unit is a screen of the display unit; and

        the point management method further

comprises:

converting the recorded customer data into a two-dimensional code for display on the screen of the display unit.

11.   The point management program according to claim 1, wherein the point management method further comprises the steps of:

comparing point data for deduction input through the data input unit of the portable terminal with the recorded point data;

displaying a result of the comparison on a display unit;

subtracting points indicated by the point data for deduction from points indicated by the recorded point data upon reception of an input confirming the deduction through the data input unit when the points indicated by the recorded point data exceed the points indicated by the point data for deduction; and

storing point data resulting from the subtraction in the data storage unit.

12.   The point management program according to claim 2, wherein the point management method further comprises the steps of:

comparing point data for deduction input through the data input unit of the portable terminal with the recorded point data;

displaying a result of the comparison on a

display unit;

subtracting points indicated by the point data for deduction from points indicated by the recorded point data upon reception of an input confirming the deduction through the data input unit when the points indicated by the recorded point data exceed the points indicated by the point data for deduction; and

storing point data resulting from the subtraction in the data storage unit.

13. A program provision server connected to a portable terminal over a network, wherein the server comprises:

a control unit; and

a communication unit for carrying out communication with the network; and

the control unit generates a customer ID according to a request from the portable terminal, and sends to the portable terminal the point management program as claimed in claim 1 with the generated customer ID incorporated thereinto.

14. A program provision server connected to a portable terminal over a network, wherein the program provision server comprises:

a control unit; and

a communication unit for carrying out communication with the network; and

the control unit generates a customer ID

according to a request from the portable terminal, and sends to the portable terminal the point management program as claimed claim 2 with the generated customer ID incorporated thereinto.

15.   A program provision server connected to a portable terminal over a network, wherein the server comprises:

a control unit; and

a communication unit for carrying out communication with the network; and

the control unit generates a customer ID according to a request from the portable terminal, and sends to the portable terminal the point management program as claimed in claim 3 with the generated customer ID incorporated thereinto.

16.   An apparatus used in a service using a portable terminal for executing the point management program as claimed in claim 1, wherein the apparatus comprises:

a data input unit for acquiring data;

a data output unit; and

a program execution unit; and

the program executed by the program execution unit comprises the steps of:

acquiring customer ID data output from an output unit of the portable terminal through the data input unit;

generating output data including input point

data and the customer ID data; and

outputting the output data through the data output unit.

17.   An apparatus used in a service using a portable terminal for executing the point management program as claimed in claim 2, wherein the apparatus comprises:

a data input unit for acquiring data;

a data output unit;

a display unit; and

a program execution unit; and

the program executed by the program execution unit comprises the steps of:

acquiring customer ID data and a result of customer information analysis output from an output unit of the portable terminal through the data input unit;

conducting customer information analysis using the acquired result of the customer information analysis and input point data, for display on the display unit;

generating output data including the input point data and the customer ID data; and

outputting the output data through the data output unit.

18.   The apparatus according to claim 16, wherein the output data is encrypted as an arrangement of numbers and is printed on a paper.

19.   The apparatus according to claim 10, wherein the output data is encrypted as an arrangement of numbers and is printed on a paper.

20.   A point management method using a portable terminal comprising a step of:

inputting into a terminal of a cellular phone output coded data including a customer ID and point data, generated at a shop terminal, the customer ID being presented to the shop terminal for storage in the cellular phone;

wherein the cellular phone terminal authenticates the customer ID included in the output coded data using a customer ID stored in a storage unit therein,

adds the point data included in the output coded data to point data stored in the storage unit when the authentication is determined to be valid, conducts customer information analysis, and updates a loyal customer rank stored in the storage unit and records the updated loyal customer rank, and

displays point data and the loyal customer rank stored in the storage unit according to a command of a user.